

**REGULATIONS made by the Scottish Insurance Commissioners constituted under the National Insurance Act, 1911, as to the Application of the Transfer Value of a Married Woman electing not to become a Voluntary Contributor, dated 27th December 1912.**

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National Health Insurance Commission } (Scotland), 27th December 1912.	JOHN JEFFREY.
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*(Presented in pursuance of the National Insurance Act, 1911.)*

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*Ordered, by the House of Commons, to be Printed,  
10 January 1913.*

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## NATIONAL INSURANCE.

### National Health Insurance.

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REGULATIONS MADE BY THE SCOTTISH INSURANCE COMMISSIONERS  
CONSTITUTED UNDER THE NATIONAL INSURANCE ACT, 1911, AS  
TO THE APPLICATION OF THE TRANSFER VALUE OF A MARRIED  
WOMAN ELECTING NOT TO BECOME A VOLUNTARY CONTRIBUTOR,  
DATED 27TH DECEMBER 1912.

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The Scottish Insurance Commissioners constituted under the National Insurance Act, 1911, in pursuance of the powers conferred on them by the National Insurance Act, 1911, and by the National Insurance (Joint Committee) Regulations, 1912, hereby make the following Regulations:—

1. These Regulations may be cited as the National Health Insurance (Married Women's Special Benefits) Regulations (Scotland), 1912.

2.—(1) In these Regulations, unless the context otherwise requires:—

The expression "the Act" means the National Insurance Act, 1911.

The expression "quarter" means any period of currency of contribution cards issued under the National Health Insurance (Collection of Contributions) Regulations, 1912.

(2) The Interpretation Act, 1889, applies to the interpretation of these Regulations as it applies to the interpretation of an Act of Parliament.

3. Where a married woman, in respect of whom a reserve value has been credited to an Approved Society at the date of her entry into insurance, has been suspended from the ordinary benefits under Section 44 of the Act, and elects not to become a voluntary contributor under sub-section (2) of that section, there shall be written off the amount of the reserve values credited to the Society an amount to be ascertained in manner following:—

There shall be deducted from an amount equal to two-thirds of the reserve value so credited to the Society the sum of  $\frac{3}{4}d.$  for every weekly contribution paid by or in respect of the contributor of which any part has been retained under Section 55 (3) of the Act, and the residue of the said amount shall be the amount to be written off the said reserve values.

For the purpose of this Regulation—

(i.) The number of weekly contributions paid by or in respect of a contributor shall be calculated as follows :—

- (a) There shall first be ascertained the total number of the weekly contributions in respect of which the contributor is in arrears from the time of her entry into insurance down to the date of her suspension.
- (b) There shall be next ascertained the total number of quarters contained in the period from the time of the entry into insurance of the contributor down to the expiration of the quarter immediately preceding the date of her suspension.
- (c) The number of quarters so ascertained shall be multiplied by twelve and a half, and where the product contains a fraction, that fraction shall be treated as a whole number. To the product so obtained there shall be added the number of weeks from the beginning of the quarter in which the contributor is suspended from the ordinary benefits to the date of her suspension, and from the sum so obtained there shall be deducted the total number of weekly contributions in respect of which the contributor is in arrears, and the residue shall be deemed the number of weekly contributions paid by or in respect of the contributor.

(ii.) The total number of the weekly contributions in respect of which a contributor is in arrears shall be the number ascertained by dividing the number of pence contained in those weekly contributions by a number equal to the weekly rate in pence of the contribution :  
Provided that—

- (a) Where the contributions in arrear were as to one part of them payable at one weekly rate and as to others of them payable at another weekly rate, the contributions payable at the other weekly rate respectively shall for the purpose of the foregoing calculation be treated separately ; and
- (b) Any part of a contribution remaining over after the division required to be made under this provision has been made shall be treated as a whole contribution.

(iii.) Where the contributor entered into insurance after the expiration of the first week of a quarter any arrears which accrued during that quarter shall be disregarded, and that quarter shall not be deemed to be a quarter for the purpose of this Regulation.

(iv.) The date of entry into insurance shall, in the case of a woman who was a British subject at the date of her first joining an Approved Society, be deemed to be that date, and, in the case of a woman who became a British subject subsequently to her joining an Approved Society, be deemed to be the date upon which she became a British subject.

4. The sum to be applied in the case of any married woman under the proviso to sub-section (2) of Section 44 of the Act towards the payment of any of the benefits specified in Part III. of the Fourth Schedule of the Act shall be carried to her credit in an account to be called the " Married Women's Credits Account," and shall be

applied towards the payment of the said benefits in manner hereinafter provided.

5. No benefit shall be payable before the expiration of the period ending on the 12th day of January 1913, or unless and until twenty-six weeks have elapsed since the entry into insurance of the married woman.

6. An Approved Society may, with the approval of the Commissioners, make rules with respect to the payments during any period of sickness or distress by way of benefits under Part III. of the said Fourth Schedule, and any such benefits shall be payable in accordance with those rules and not otherwise.

7.—(1) The Society, or in the case of a Society with Branches, the Branch of the Society, shall debit to the married woman in the Married Women's Credits Account all sums expended for benefits in respect of her under these Regulations.

(2) Upon the death of the married woman, any sum remaining to her credit in the Married Women's Credits Account shall be written off that account and transferred to the Benefit Fund Account of the Society.

(3) If the married woman is transferred to another Approved Society or to another Branch of her Society, there shall be transferred to that other Society or Branch in respect of her, the sum standing to her credit in the Married Women's Credits Account, and that sum shall be written off that account accordingly and shall be credited to her in the Married Women's Credits Account of the other Society or Branch.

8. Articles 5 and 6 of these Regulations shall apply to a married woman suspended from ordinary benefits who is a deposit contributor as if the Insurance Committee administering benefits to her were an Approved Society.

9. The National Health Insurance (Benefits of Married Women Suspended from Ordinary Benefits) Regulations (Scotland), 1912, dated 14th June 1912, are hereby revoked: Provided that anything done in pursuance of those Regulations shall notwithstanding anything in these Regulations be deemed to have been validly done and shall have full effect accordingly.

Given under the seal of office of the aforesaid Scottish Insurance Commissioners this Twenty-seventh day of December, in the year one thousand nine hundred and twelve.

L. S.

JAMES LEISHMAN,  
*Chairman.*

JOHN JEFFREY,  
*Secretary.*